

Fill in this information to identify the case:

Debtor 1 Joseph Allen Augustine; aka Joe AugustineDebtor 2 Lori Kay Augustine; fka Lori Smith
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of California

Case number 18-20726

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Lodge Series III Trust

Court claim no. (if known): 6-1

Last 4 digits of any number you use to
identify the debtor's account:

6 4 5 9**Date of payment change:**Must be at least 21 days after date
of this notice10/01/2019**New total payment:**\$ 1,305.19

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 350.85New escrow payment: \$ 385.96**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Joseph Allen Augustine
First Name Middle Name Last Name

Case number (if known) 18-20726

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 09/05/2019

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: August 27, 2019

JOSEPH A AUGUSTINE
 LORI K AUGUSTINE
 5312 MAUI WAY
 FAIR OAKS CA 95628

Loan: [REDACTED]

Property Address:
 5312 MAUI WAY
 FAIR OAKS, CA 95628

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Dec 2018 to Sept 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2019:
Principal & Interest Pmt:	919.23	919.23
Escrow Payment:	350.85	385.96
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,270.08	\$1,305.19

Escrow Balance Calculation	
Due Date:	Jul 01, 2019
Escrow Balance:	193.30
Anticipated Pmts to Escrow:	1,052.55
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,245.85

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(3,059.76)
Dec 2018		342.02		*		0.00	(2,717.74)
Feb 2019		684.04		*		0.00	(2,033.70)
Mar 2019			1,776.94	*	County Tax	0.00	(3,810.64)
Apr 2019		342.02		*		0.00	(3,468.62)
Apr 2019			772.00	*	Homeowners Policy	0.00	(4,240.62)
May 2019		342.02		*		0.00	(3,898.60)
May 2019		1,138.00		*	Escrow Only Payment	0.00	(2,760.60)
Jun 2019		1,562.93		*	Escrow Only Payment	0.00	(1,197.67)
Jun 2019		338.42		*		0.00	(859.25)
Jul 2019		350.85		*		0.00	(508.40)
Jul 2019		350.85		*		0.00	(157.55)
Aug 2019		350.85		*		0.00	193.30
					Anticipated Transactions	0.00	193.30
Aug 2019		701.70					895.00
Sep 2019		350.85					1,245.85
	\$0.00	\$6,854.55	\$0.00	\$2,548.94			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 27, 2019

JOSEPH A AUGUSTINE

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,245.85	2,162.94
Oct 2019	360.49			1,606.34	2,523.43
Nov 2019	360.49			1,966.83	2,883.92
Dec 2019	360.49	1,776.94	County Tax	550.38	1,467.47
Jan 2020	360.49			910.87	1,827.96
Feb 2020	360.49			1,271.36	2,188.45
Mar 2020	360.49			1,631.85	2,548.94
Apr 2020	360.49	1,776.94	County Tax	215.40	1,132.49
May 2020	360.49	772.00	Homeowners Policy	(196.11)	720.98
Jun 2020	360.49			164.38	1,081.47
Jul 2020	360.49			524.87	1,441.96
Aug 2020	360.49			885.36	1,802.45
Sep 2020	360.49			1,245.85	2,162.94
	<u>\$4,325.88</u>	<u>\$4,325.88</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 720.98. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 720.98 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,245.85. Your starting balance (escrow balance required) according to this analysis should be \$2,162.94. This means you have a shortage of 917.09. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 4,325.88. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	360.49
Surplus Amount:	0.00
Shortage Amount:	25.47
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$385.96</u>

Paying the Shortage: If your shortage is paid in full, your new monthly payment will be \$1,279.72 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION**

In Re:

Case No. 18-20726

Joseph Allen Augustine

aka Joe Augustine

Lori Kay Augustine

fka Lori Smith

Chapter 13

Debtors.

Hon. Judge Christopher D. Jaime

CERTIFICATE OF SERVICE

I certify that on September 5, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Office of the United States Trustee
(registeredaddress)@usdoj.gov

I further certify that on September 5, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Mikalah R. Liviakis, Debtors' Counsel
2377 Gold Meadow Way, #100
Gold River, CA 95670

Jan P. Johnson, Chapter 13 Trustee
PO Box 1708
Sacramento, CA 95812

Joseph Allen Augustine, Debtor
5312 Maui Way
Fair Oaks, CA 95628

Lori Kay Augustine, Debtor
5312 Maui Way
Fair Oaks, CA 95628

Dated: September 5, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com